This is not the Authoritative Copy.

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RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

Buyer Name and Address (including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address)
TANESE R NEWTON-LOVE 829 E WYTHE STREET PETERSBURG, PETERSBURG CITY, VA 23803	N/A	HCS-RICHMOND, VA 4112 W BROAD ST RICHMOND, VA 23230-3302

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

-	New/Used/ Demo	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
-	USED	2019	CHEVROLET CRUZE	1G1BE5SM4K7145309	Personal, family, or household unless otherwise indicated below □ business □ agricultural

ANNUA		FINAN		Amount			20 07	lotal S	
PERCENT		CHAR		Financed		Payments		Price	
_ RATE		The dollar-		The amount of		The amount you		The total cost of	
The cost		amount the		credit prov			paid after	your purch	ase on
your credi	tas	cregit/will		\\ to you a			made all	credit, incl	
a yearly r	ate.	cost vo	u.	ör ryg úr de	mail	Daying		your da	
			8		/		()	\$ 12,000.00	
8	<u>51</u> %	\$ <u>2,933,15</u>		£ 10,462,45	7	\$) 13,395	.60 \ \	\$/25,395.60	
Your Paym	ent (Schedule 🕅	Vill Be	:	- L-	~ :- ×	(e) me	ans an es	timate
Number of	A	mount of		When Payments					
Payments		ayments	Are Due						
72									1
,,,	\$ 186	5.05				Mont	nly beginni	ng <u>01/12/202</u>	2
One Final									
Payment Of	\$ N/A	\	On N	/A		·			
N/A						7			
						V A	7	1605	$\sum I$

you will pay a late charge of 5 % of the part of the payment that is late.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including

information about nonpayment, detault, any required repayment in full before the

FEDERAL TRUTH-IN-LENDING DISCLOSURES

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OF SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (dobtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Returned Payment Charge: If any check you give us is dishonored or electronic payment you make is returned unpaid, we may, at our option, charge you \$_50_.

WARRANTIES SELLER DISCLAIMS

scheduled date and security interest.

Late Charge, if payment is not received in full within t

Prepayment. If you pay early, you will not have to pay a penalty.

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose. Any implied warranties arising from a written warranty or service contract are limited to the duration of such written warranty or service contract.

ldavs after lit/ is due.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

VSI AND OPTIONAL INSURANCE

Choice of Insurer. If vendor's single interest insurance is required (as indicated below), or if you desire optional insurance, such as credit life insurance or credit disability insurance, you have the right to use alternative coverage or to buy insurance elsewhere from the agent or insurer of your choice. You may also buy required physical damage insurance from the agent or insurer of your choice. Your choice of agent or insurer will not affect our decision to extend credit or your credit terms.

☐ VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI ins	surance for the initial term
of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance	e is for the Creditor's sole
protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through v	which the VSI insurance
is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A	and is also shown in Item
4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract. See above for more information.	

. C63c32323131174KURLP C15ioc 24-1 Fifeite	06/0/80/23 DEntelyled	al [0/30/23eb4:561350e10esfc10	***************************************
CASAS 2313147/4 KULL P CIBIOC 24-1 Filedon ITEMIZATION OF AMOUNT FINANCED Exhibit(s) Contra	act and Title Page 2	o	asurance. You may buy the physical damage in	isurance thi
1 Cash Price (including \$ 769.70sales tax)	\$18,767.70(1)		contract requires from anyone you choose who is aut	Morized to se
Cash mice (including \$ 705/75 sales tax)	510,/0/./0(1)		such insurance in Virginia. You may also provide the phinsurance through an existing policy owned or controlled	iya dar warnag d hir unu that
• Tatal Danier and			acceptable to us. Your choice will not affect our decision t	to extend crea
2 Total Downpayment =			or the terms of this contract. You are not required to	buy any oths
Trade-In N/A			insurance to obtain credit unless the box indicating V	landor's Singl
(Year) (Make) (Model)			Interest insurance is required is checked on page 1 of th	e contrad.
Gross Trade-In Allowance	\$N/A		If any insurance is checked below, policies or certific named insurance comparies will describe the terms and	lates from the
Less Pay Off Made By Seller to N/A	\$N/A		ranise insurance companies will describe the farms and	conditions.
Equals Net Trade In	\$N/A		Check the insurance you want and significant	gn below:
+ Cash	s 12,000.00		Optional Credit Insurance	<u> </u>
+ Other N/A	s N/A		☐ Credit Life: ☐ Buyer ☐ Co-Buyer	
+ Other N/A	\$ N/A		☐ Credit Disability: ☐ Buyer ☐ Co-Buy	
+ Other N/A	\$ N/A			ar [_ Dut
			Premium:	
(If total downpayment is negative, enter "0" and see 4I below)	\$ 12,000.00 (2)		Credit Life \$ N/A	
3 Unpaid Balance of Cash Price (1 minus 2)	\$6,767.70(3)		Credit Disability \$ N/A	
4 Other Charges Including Amounts Paid to Others on Your Behalf			Insurance Company Name N/A	
(Seller may keep part of these amounts):			<u>N/A</u>	
A Cost of Optional Credit insurance			Home Office Address N/A	
Paid to Insurance Company or Companies.			N/A	
Life \$ N/A			Credit ife insurance and credit disability insurance are	not required t
Disability \$ N/A	\$ N/A		obtain credit. You have the right to use alternate coverage	de or buy suc
B Vendor's Single Interest Insurance Paid to Insurance Company(ies)	S N/A		insurance eisewhere. Your choice of insurer will not affect	cur decision i
C Other Optional Insurance Paid to Insurance Company or Companies			extend credit or the terms of this contract. Your decision	to buy or not t
D Optional Gap Contract /	N/A		buy credit life insurance and credit disability insurance will	not be a facto
E Official Fees Paid to Government Agencies	777 5 5 1/ \/-		in the credit approval process. They will not be provided to	ariiess you sig
			land afree to pay the Edra Cost of you choose this insura Ishokmin item 4A of the Itemization of Amount Finan	nce, ma cust i cedi Credit III
1) to N/A for N/A	s NA		insutance is based on your original payment schedule.	This insurance
2) to N/A for N/A	NA NA	Ш	may hat pay all year own on this contract if you make late pr	ayments. Cred
3) to N/A for N/A	\$NA	П	insutance is basen on your original payment schedule. Tray hat pay all yet one on this contract if you make late pr Disability insurance does not cover any increase in you	payment or i
F Government Taxes Not Included in Cash Price	\$ 90.00		the number of payments. Coverage for credit life insura	ince and creo
G Government License and/or Registration Fees			disability insurance ands on the original due date for the	e last paymer
N/A			unless a different term for the insurance is shown below.	
LICENSE FEE	\$ 30.75			
H Government Certificate of Title Fees	\$ 15.00		A. (A. ()	
Other Charges (Seller must identity who is paid and describe purpose.)	9		Other Optional Insurance	e:
1) to N/A for Prior Credit of Lease Batance	\$N/A_		LJN/A	N/A
2) to DEALER for DOCUMENTATION FEE	Y	Ш	,	Term
	\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	0/1	Premium \$ N/A	
3) to STATE OF ELECTRONIC REGISTRATION	$\frac{10.00}{10.00}$	V	Insurance Company Name N/A	
4) to JMA for SERVICE CONTRACT	\$ 3,000.00	1	N/A	
5) to N/A for N/A	S/NA /	11	Home Office Address N/A	
6) to N/A for N/A	\$NA//		N/A	
7) to N/A for N/A	\$ 25 N/A			N/A
S) to N/A for N/A	\$N/A		Type of Insurance	Term
9) to N/A for N/A	\$N/A_			
10) to N/A for N/A	\$ N/A		Premium \$ _N/A	
11) to N/A for N/A	A NICA		Insurance Company Name _ N/A	
10) to are	+ NIA		_N/A	
13) to N/A for N/A	\$N/A_		Home Office Address N/A	
Total Other Charges and Amounts Paid to Others on Your Behalf			_NA	
	\$3,694.75_(4)		Other optional insurance is not require credit. Your decision to buy or not	d to obtain
5 Amount Financed (3 + 4)	\$10,462,45_(5)		optional insurance will not be a fac-	tor in the
		7	credit approval process. It will not be	provide
OPTION: You pay no finance charge if the Amount Financed, item			unless you sign and agree to pay the Your choice of insurer will not affect ou	extra cosi
<u>N/A</u> , Year <u>N/A</u> . SELLER'S INIT	IALS N/A		to extend credit or the terms of this co	ntract.
		4	I want the insurance checked ab	ocve.
OPTIONAL GAP CONTRACT. A gap contract (debt cancellation cont			N.S. ALIZA	/A
credit and will not be provided unless you sign below and agree to pay	the extra charge. If you choose		Buyer Signature	Date
to buy a gap contract, the charge is shown in Item 4D of the Itemization gap contract for details on the terms and conditions it provides. It is a part				
1 .				/A
Term N/A Mos.	VA		Co-Buyer Signature	Date
§	f Gap Contract			NO: I'm
I want to buy a gap contract.			THIS INSURANCE DOES NOT I	
Buyer Signs X N/A		-	INSURANCE ON YOUR LIABILI	
		4	BODILY INJURY OR PROPERTY D	AMAGE

OTHER IM CORPORATE 31271 FUNDER CIDIOC 2-4-1 FIFEID 00 0/10/2/2/3 DESIDENCE 11 1 D/0301/2020 14:56 135 ge Desic 10 FINANCE CHARGE AND PAYMENTS Exhibit(s) Contract and Title

- How we will figure the Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.
- How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice teiling you about these changes before the final scheduled payment is due.
- You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- Your right to refinance a balloon payment. A balloon payment is any payment other than a down payment that is more than 10% greater than the regular or recurring installment payments. If you use the vehicle printerly for consumer purposes, you have the right to refinance a balloon payment over an extended period with additional payments. The additional periodic payments will not be more than 10% greater than the regularly scheduled installment payments.

2. YOUR OTHER PROMISES TO US

- If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it. Security Interest.
- - You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as an additional insured and as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the

Page 3 of 6 highest rate the law permits.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

What happens to returned insurance, maintenance, service, or other contract charges. If we obtain a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you

IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- You may owe late charges. You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.
- If you pay late, we may also take the steps described below. You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe
 - on this contract at once. Default means: You pay any payment (plus any late charges) more than 10 days late or not at all;
 - You give us false, incomplete, or misleading information during credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

You may have to bay collection costs. If we hire an attorney to collect what you owe, you will pay the attorney's fee and court costs as the law allows. You will also pay any collection costs we incur as the law allows.

We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.

How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redeem). We will you how much to pay to redeem. Your right to redeem/ends when we sell the vehicle.

We will sell the vehicle if you do not get it back. If you do not-redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

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We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

What we may do about optional insurance, maintenance, service or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

Used Car Buyers Guide. The information by the window and Fight to this vehicle is part of this contract. Information on the You agree that (i) this contract is an electronic contract executed window form overrides any contrary provisions in the contract

of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

APPLICABLE LAW

Federal law and the law of the state of Virginia apply to this contract.

by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

ARBITRATION PROVISION

PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

- 1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
- 2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY HIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
- 3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THANTIN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You that choose the American Arbitration Association

or any other organization to conduct the arbitration subject follour approval. You may get a foopy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shalf be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be fonducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et. seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

Agreement to Ambitrate: By signing below, you agree that, pursuant to the Afficiency of the Afficiency	D/D/2/23 DEstetytedr1 D/00/20:14:56 135ge 19cs(10) bird 15 rovision on page 4 of Enis contract, you or we may elect to resolve any
Buyer Signs X Award	Co-Buyer Signs X N/A
State law does not provide for a "cooling off" or cance	G OFF PERIOD ellation period for this sale. After you sign this contract cause. You cannot cancel this contract simply because home solicitation sales.
The Annual Percentage Rate may be negotiable vand retain its right to receive a part of the Finance	with the Seller. The Seller may assign this contracted Charge.
of the vehicle, comprise the entire agreement between you and us binding. Upon assignment of this contract: (i) only this contract an you and the assignee relating to this contract; (ii) any change to (iii) no oral changes are binding. Buyer Signs X remulting of any part of this contract is not valid, all other parts stay valid this contract without losing them. For example, we may extend for making others.	with all other documents signed by you in connection with the purchases affecting this purchase. No oral agreements or understandings are not addend to this contract comprise the entire agreement between this contract must be in writing and the assignee must sign it; and the contract must be in writing and the assignee must sign it; and the contract must be in writing and the assignee must sign it; and the contract must be in writing and the assignee must sign it; and the time for making some payments without extending the time
See the rest of this contract for other important agreements NO LIABILITY INSURANCE INCLUD	
NOTICE TO RETAIL BUYER: Do not sign this contract in blankeep it to protect your legal rights.	sk. You are entitled to a copy of the contract at the time you sign.
to take it and review it. You acknowledge that you have read be page 4 of this contract, before signing below. You confirm that	re you signed this contract, we gave it to you, and you were free oth sides of this contract, including the arbitration provision on a you received a completely filled-in copy when you signed it.
Buyer Signs X Date 12/13/2021	Co-Buyer Signs X N/A Date N/A
Buyer Printed Name IANESE K NEWTON-LOVE	Co-Buyer Printed Name N/A
person whose name is on the title to the vehicle but does not hat in the vehicle given to us in this contract.	o is responsible for paying the entire debt. An other owner is a eve to pay the debt. The other owner agrees to the security interest
Other owner signs here X N/A Seller signs HCS-RICHMOND, VA Date 12/13/2021	Address NA By X Title F&I
Seller assigns its interest in this contract to SANTANDER CONSUMER USA Assigned with recourse	(Assignee) under the terms of Seller's agreement(s) with Assignee.
Seller HCS-RICHMOND, VA	without recourse Assigned with limited recourse
By X 17770	Title F&I

Exhibit(s) Contract and Title Page 6 of 6 Collateral Management Service

9750 Goethe Road I Sacramento, CA 95827

Santander Consumer USA Inc.

Lien and Title Information

Lienholder

ELT Lien ID

Lienholder SANTANDER CONSUMER USA

Lienholder Address

PO BO 961288 FT WORTH, T 76161

Lien Release Date

Vehicle and Titling Information

VIN 1G1BE5SM4K7145309

Title Number

Title State VA Year 2019

Make CHEV

Model

TANESE RENEE NEWTON-LOVE Owner 1

Owner 2

Owner Address 829 E WYTHE ST

PETERSBURG, VA 238033541

Issuance Date Received Date

12/30/2021 **ELT/Paper ELECTRONIC**

12/29/2021

Odometer Reading

Branding